

**United States Bankruptcy Court  
District of Oregon-Ch.7**

**AMENDED**

In re **Denise Mardene Subramaniam**

Debtor(s)

Case No. **11-38010-tmb7**Chapter **7**

**APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE  
FOR INDIVIDUALS WHO CANNOT PAY THE FILING FEE IN FULL OR INSTALLMENTS**

**Part A. Family Size and Income**

1. Including yourself, your spouse, and dependents you have listed or will list on Schedule I (Current Income of Individual Debtor(s)), how many people are in your family? (Do not include your spouse if you are separated AND are not filing a joint petition). **1**
2. Restate the following information that you provided, or will provide, on Line 16 of Schedule I. Attach a completed copy of Schedule I, if it is available.

Total Combined Monthly Income (Line 16 Schedule I): \$ **800.00**

3. State the monthly net income, if any, of dependents included in Question 1 above. Do not include any income already reported in Item 2. If none, enter \$0.

\$ **0.00**

4. Add the "Total Combined Monthly Income" reported in Question 2 to your dependents' monthly net income from Question 3.

\$ **800.00**

5. Do you expect the amount in Question 4 to increase or decrease by more than 10% during the next 6 months? Yes ☐ No ☒  
If yes, explain.

**Debtor has a LLC and has not taken a draw since December 2010.****Part B. Monthly Expenses**

6. EITHER (a) attach a completed copy of Schedule J (Schedule of Monthly Expenses), and state your total monthly expenses reported on Line 18 of that Schedule, OR (b) if you have not yet completed Schedule J, provide an estimate of your total monthly expenses.

\$ **2,177.00**

7. Do you expect the amount in Question 6 to increase or decrease by more than 10% during the next 6 months? Yes ☐ No ☒  
If yes, explain.

**Business pays the car payment of \$312/month and two months behind. Daughter pays for car insurance and dog food for client.****Part C. Real and Personal Property**

EITHER (1) attach completed copies of Schedules A (Real Property) and Schedule B (Personal Property), OR (2) if you have not yet completed those schedules, answer the following questions.

8. State the amount of cash you have on hand:

\$ **5.00**

9. State below any money you have in savings, checking, or other accounts in a bank or other financial institution.

Bank or Other Financial Institution\

Amount:

Type of Account such as savings, checking, CD:

**Checking with Bank of America \$25****Savings with OnPoint CU \$0**\$ **25.00**

10. State below the assets owned by you. **Do not list ordinary household furnishings and clothing.**

|                        |   |                             |  |
|------------------------|---|-----------------------------|--|
| Home\Other real estate | Address:<br><b>13865 SW Walker Rd<br/>Beaverton, OR 97005 (estimate on owed)</b>  | Value: \$ <u>225,600.00</u> | Amount owed on mortgages and liens: \$ <u>250,000.00</u> |
| Motor Vehicle          | Model/Year:<br><b>Equitable interest in 2006 Hyundai Accent (loan for \$3112 by Chase)</b>  | Value: \$ <u>4,750.00</u>   | Amount owed: \$ <u>3112</u>                              |
| Other                  | Description<br><b>Books</b>   | Value: \$ <u>500.00</u>     | Amount owed: \$ <u>0.00</u>                              |
| Other                  | Description<br><b>Vintage Barbies</b>   | Value: \$ <u>100.00</u>     | Amount owed: \$ <u>0.00</u>                              |
| Other                  | Description<br><b>Jewelry</b>   | Value: \$ <u>500.00</u>     | Amount owed: \$ <u>0.00</u>                              |
| Other                  | Description<br><b>100% owner of SAI Database Experts LLC = (assets= checking with Bank of America \$20; office equipment \$200; 1/2 int. in 2006 Hyundai Accent (fmv \$4750)(business and friend on vehicle title) ; liabilities= \$3112 (car loan by Chase))</b> | Value: \$ <u>0.00</u>       |  |
|                        | <b>TOTAL ASSETS= \$2595; TOTAL LIABILITIES= \$3112= VALUE=\$0</b>   | Amount owed: \$ <u>0.00</u> |  |
| Other                  | Description<br><b>Judgment against former tenant (uncollectable)</b>  | Value: \$ <u>0.00</u>       | Amount owed: \$ <u>0.00</u>                              |
| Other                  | Description<br><b>Potential Claim against mortgage company for RESPA violation and other potential mortgage company malfeasance.</b>  | Value: \$ <u>0.00</u>       | Amount owed: \$ <u>0.00</u>                              |
| Other                  | Description<br><b>Potential claim for social security</b>   | Value: \$ <u>0.00</u>       | Amount owed: \$ <u>0.00</u>                              |
| Other                  | Description<br><b>Office equipment</b>  | Value: \$ <u>500.00</u>     | Amount owed: \$ <u>0.00</u>                              |
| Other                  | Description<br><b>Dog (no value)</b>  | Value: \$ <u>0.00</u>       | Amount owed: \$ <u>0.00</u>                              |

11. State below any person, business, organization, or governmental unit that owes you money and the amount that is owed.

|   |             |
|---|-------------|
| Name of Person, Business, or Organization that Owes you money | Amount Owed |
| _____   | \$ _____    |
| _____   | \$ _____    |

**Part D. Additional Information.**

12. Have you paid an **attorney** any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ☐ No ☒  
If yes, how much have you paid? \$ 0.00
13. Have you promised to pay or do you anticipate paying an **attorney** in connection with your bankruptcy case? Yes ☐ No ☒  
If yes, how much have you promised to pay or do you anticipate paying? \$ 0.00
14. Have you paid **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ☐ No ☒  
If yes, how much have you paid? \$ 0.00
15. Have you promised to pay or do you anticipate paying **anyone other than an attorney** (such as a bankruptcy petition preparer, paralegal, typing service, or another person) any money for services in connection with this case, including the completion of this form, the bankruptcy petition, or schedules? Yes ☐ No ☒  
If yes, how much have you promised to pay or do you anticipate paying? \$ 0.00
16. Has anyone paid an attorney or other person or service in connection with this case, on your behalf? Yes ☐ No ☒  
If yes, explain.
17. Have you previously filed for bankruptcy relief during the past eight years? Yes ☒ No ☐

| Case Number (if known) | Year filed      | Location of filing  | Did you obtain a discharge? (if known) |                             |                                     |
|------------------------|-----------------|---------------------|--|-----------------------------|-------------------------------------|
| <u>07-30779-tmb13</u>  | <u>3/09/07</u>  | <u>Portland, OR</u> | Yes <input type="checkbox"/>           | No <input type="checkbox"/> | Don't Know <input type="checkbox"/> |
| <u>06-33430-rld13</u>  | <u>11/01/06</u> | <u>Portland OR</u>  | Yes <input type="checkbox"/>           | No <input type="checkbox"/> | Don't Know <input type="checkbox"/> |

18. Please provide any other information that helps to explain why you are unable to pay the filing fee in installments.
19. I (we) declare under penalty of perjury that I (we) cannot currently afford to pay the filing fee in full or in installments and that the foregoing information is true and correct.

Date 11/1/2011Signature /s/ Denise Mardene Subramaniam  
**Denise Mardene Subramaniam**  
Debtor

**United States Bankruptcy Court  
District of Oregon-Ch.7**

In re Denise Mardene Subramaniam

Debtor(s)

Case No. 11-38010-tmb7

Chapter 7

**ORDER ON DEBTOR'S APPLICATION FOR WAIVER OF THE CHAPTER 7 FILING FEE**

Upon consideration of the debtor's "Application for Waiver of the Chapter 7 Filing Fee", the court orders that the application be:

☐ GRANTED.

This order is subject to being vacated at a later time if developments in the administration of the bankruptcy case demonstrate that the waiver was unwarranted.

☐ DENIED.

The debtor shall pay the chapter 7 filing fee according to the following terms:

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

\$ \_\_\_\_\_ on or before \_\_\_\_\_

Until the filing fee is paid in full, the debtor shall not make any additional payment or transfer any additional property to an attorney or any other person for services in connection with this case.

IF THE DEBTOR FAILS TO TIMELY PAY THE FILING FEE IN FULL OR TO TIMELY MAKE INSTALLMENT PAYMENTS, THE COURT MAY DISMISS THE DEBTOR'S CHAPTER 7 CASE.

☐ SCHEDULED FOR HEARING.

A hearing to consider the debtor's "Application for Waiver of the Chapter 7 Filing Fee" shall be held on \_\_\_\_ at \_\_\_\_\_.m. at \_\_\_\_\_.  
(address of courthouse)

IF THE DEBTOR FAILS TO APPEAR AT THE SCHEDULED HEARING, THE COURT MAY DEEM SUCH FAILURE TO BE THE DEBTOR'S CONSENT TO THE ENTRY OF AN ORDER DENYING THE FEE WAIVER APPLICATION BY DEFAULT.

DATE: \_\_\_\_\_

\_\_\_\_\_  
United States Bankruptcy Judge

## **CERTIFICATE OF SERVICE**

I hereby certify that on \_\_\_\_\_ I mailed or served electronically a true  
and correct copy of the attached \_\_\_\_\_  
\_\_\_\_\_ for \_\_\_\_\_,

Case Number \_\_\_\_\_, to the following:

The following parties were served electronically:

**Trustee,**  
Portland, OR

**US Trustee**  
Portland, OR

Dated: \_\_\_\_\_

/s/ Todd Trierweiler  
Todd Trierweiler, OSB#85348  
Attorney for Debtor